

FIG. 1

TRANSACTION AUTHORIZATION

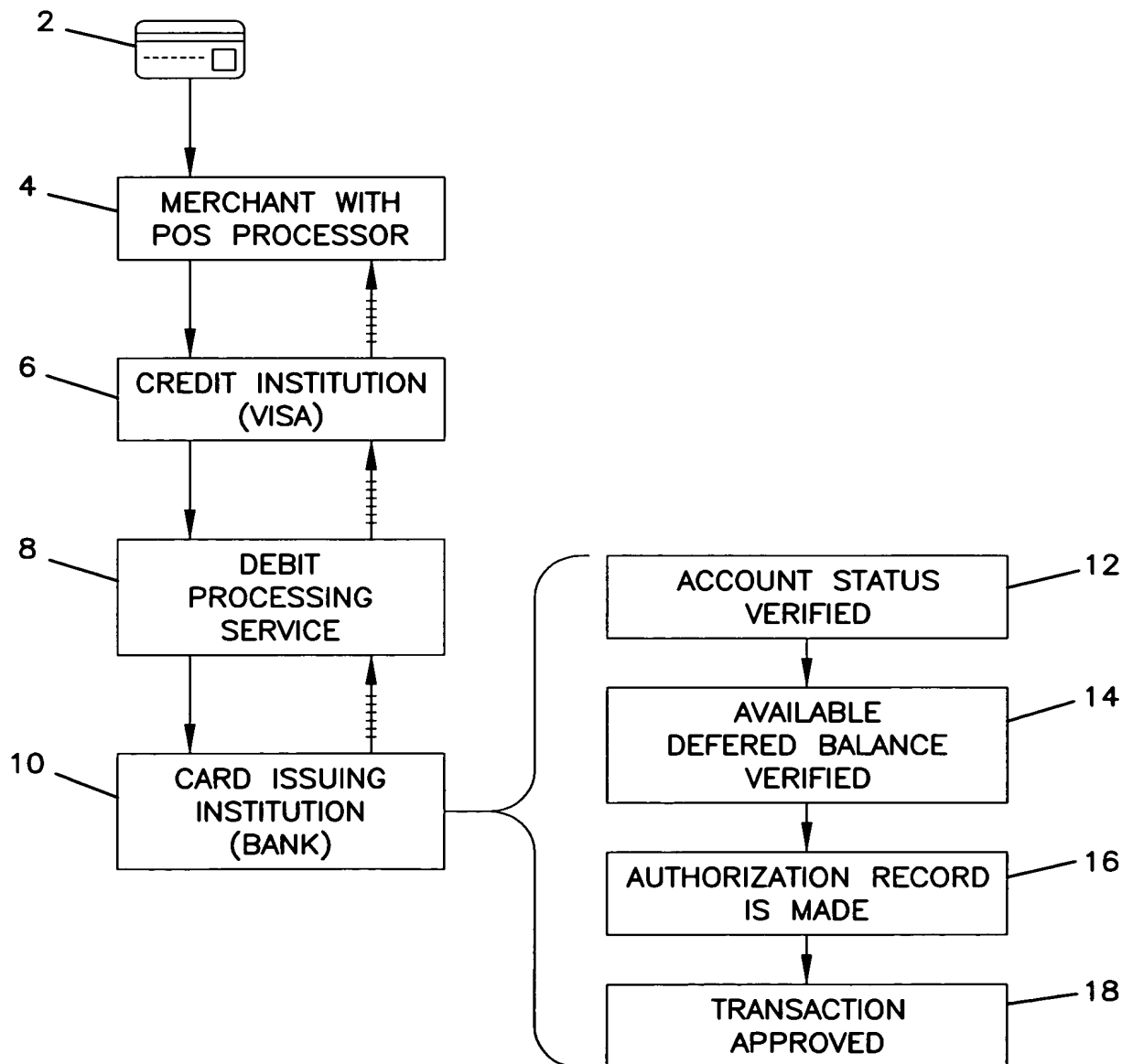


FIG. 2

SETTLEMENT PROCESS

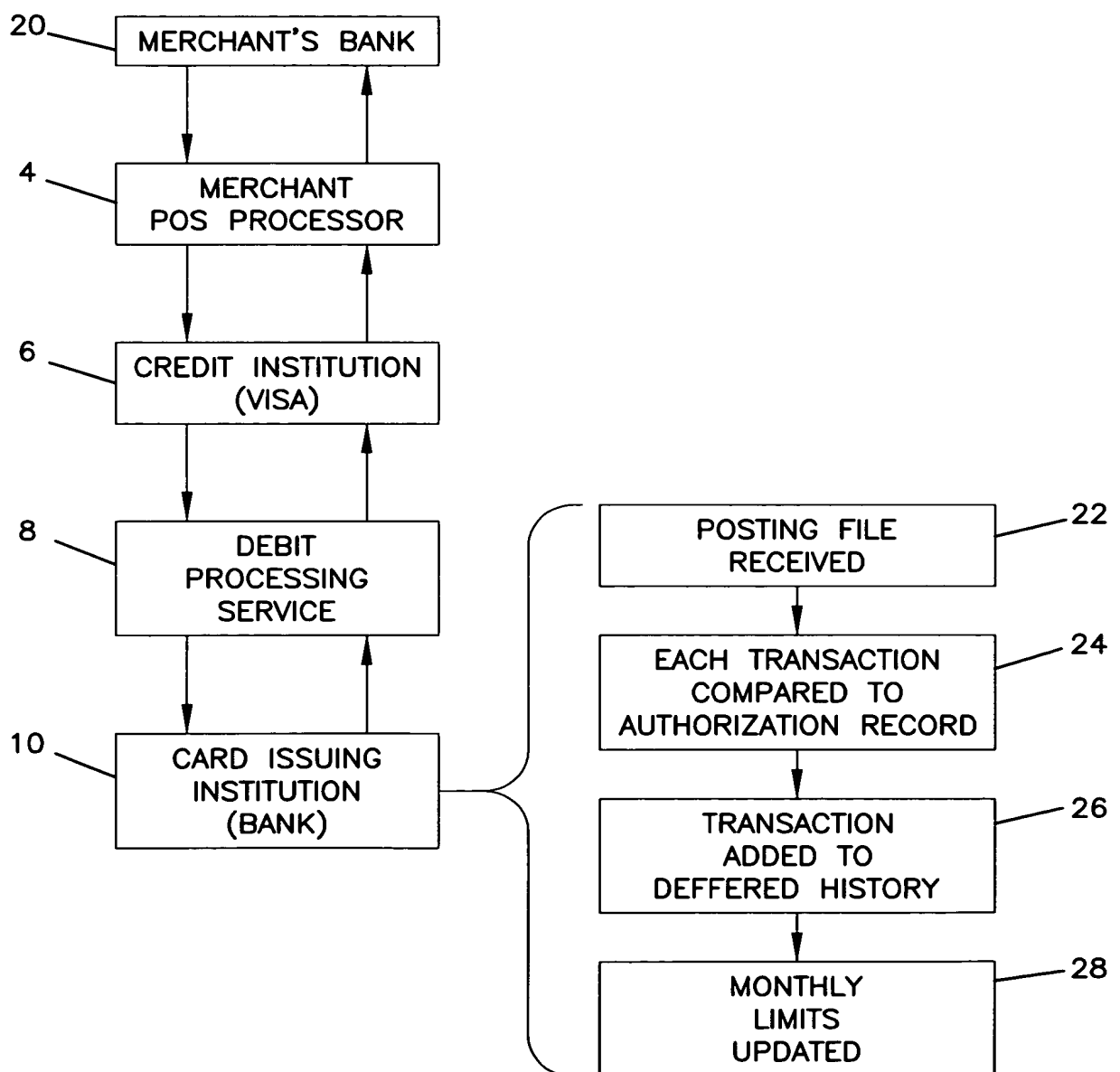


FIG. 4

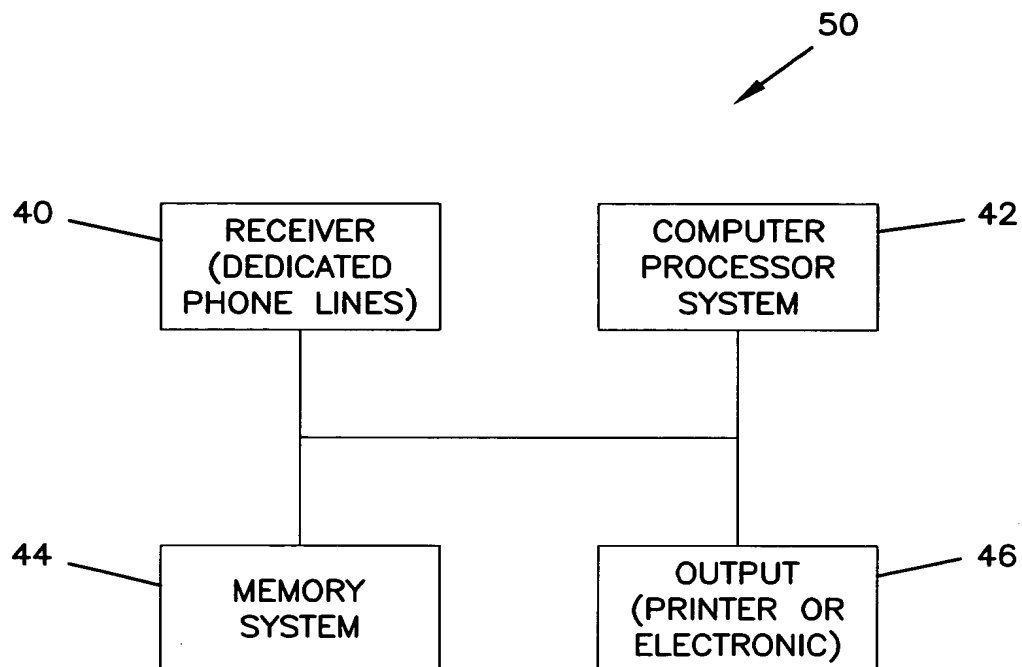


FIG. 5

